

# RETIRED MUNICIPAL TEACHER (RMT) HEALTH PLAN RATES

## How to Calculate your Monthly Premium Effective July 1, 2014

- Find the city, town or the school district from which you retired on the life insurance rate chart on the reverse side.
- Locate your "RMT Pays Monthly" rate for life insurance.
- Add that amount to the "RMT Pays Monthly" rate below for the health plan you are interested in to determine your monthly combined life and health insurance premium.



Commonwealth of Massachusetts  
Group Insurance Commission

Your  
Benefits  
Connection

## MEDICARE PLANS

		RETIRED MUNICIPAL TEACHERS (RMTs)	
		RMTs who retired on or before July 1, 1990 <sup>1</sup>	RMTs who retired after July 1, 1990
		10%	15%
HEALTH PLAN	PLAN TYPE	RMT Pays Monthly Per Person Coverage	RMT Pays Monthly Per Person Coverage
Fallon Senior Plan <sup>1</sup>	HMO	\$28.96	\$43.44
Harvard Pilgrim Medicare Enhance	Indemnity	39.32	58.98
Health New England MedPlus	HMO	36.17	54.25
Tufts Health Plan Medicare Complement	HMO	34.70	52.05
Tufts Health Plan Medicare Preferred <sup>1</sup>	HMO	26.55	39.83
UniCare State Indemnity Plan/ Medicare Extension (OME) with CIC (Comprehensive) <sup>2, 3</sup>	Indemnity	42.96	60.03
UniCare State Indemnity Plan/ Medicare Extension (OME) without CIC (Non-comprehensive) <sup>3</sup>	Indemnity	32.13	49.20

## NON-MEDICARE PLANS

		RETIRED MUNICIPAL TEACHERS (RMTs)			
		RMTs who retired on or before July 1, 1990 <sup>1</sup>		RMTs who retired after July 1, 1990	
		10%		15%	
HEALTH PLAN	PLAN TYPE	RMT Pays Monthly	RMT Pays Monthly	RMT Pays Monthly	RMT Pays Monthly
		INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Fallon Health Direct Care	HMO	\$48.13	\$115.51	\$72.19	\$173.26
Fallon Health Select Care	HMO	61.29	147.10	91.94	220.66
Health New England	HMO	48.00	119.00	72.00	178.49
NHP Care (Neighborhood Health Plan)	HMO	46.36	122.84	69.53	184.26
UniCare State Indemnity Plan/ Basic with CIC (Comprehensive) <sup>2, 3</sup>	Indemnity	120.09	290.66	161.95	391.15
UniCare State Indemnity Plan/Basic without CIC (Non-comprehensive) <sup>3</sup>	Indemnity	75.72	180.99	117.58	281.48

<sup>1</sup> Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2015.

<sup>2</sup> CIC is an enrollee-pay-all benefit.

<sup>3</sup> The RMT share of the rate for these plans has been subsidized for FY15 using funds from the GIC UniCare Rate Stabilization Reserve.

SEE OVER

# RETIRED MUNICIPAL TEACHER (RMT) LIFE INSURANCE RATES

MONTHLY GIC PLAN RATES EFFECTIVE JULY 1, 2014

## BASIC LIFE INSURANCE



Commonwealth of Massachusetts  
Group Insurance Commission

Your  
Benefits  
Connection

City/Town/School District (SD)			RMT Pays Monthly
Basic Life: \$1,000 Coverage			\$0.90
Andover	Hampden-Wilbraham Regional SD	Pioneer Valley Regional SD	
Blackstone Valley Regional SD	Narragansett Regional SD	Plainville	
Bridgewater	Newbury	Salisbury	
Granby	Paxton	Wilbraham	
Basic Life: \$2,000 Coverage			\$0.90
Barnstable	Quabbin Regional SD	Upper Cape Cod Regional SD	
Cohasset	Rehoboth	West Springfield	
Dennis	Rockland	Whitman-Hanson SD	
Martha’s Vineyard Regional SD	Shawsheen Valley Regional SD		
Milton	Stoughton		
Basic Life: \$4,000 Coverage			\$1.80
Rockport			
Basic Life: \$5,000 Coverage			\$2.25
Amesbury	Holyoke	Revere	
Billerica	Hudson	Rutland	
Bourne	Montague	Spencer	
Dedham	North Adams	Wareham	
Eastham	North Attleboro	West Bridgewater	
Everett	North Middlesex Regional SD	Westfield	
Greater Lawrence Regional SD	Norwell	Woburn	
Harvard			
Basic Life: \$10,000 Coverage			\$4.50
Braintree			
Basic Life: \$15,000 Coverage			\$6.75
Spencer-East Brookfield Regional SD			

**SEE OVER**